Case 07-73026 Doc 1 Filed 12/13/07 Entered 12/13/07 12:44:19 Desc Main Document Page 1 of 46

United States Bankruptcy Court Northern District of Illinois						Voluntary Petition			
Name of Debtor (if individual, enter Last, First, Middle): Fortner, Michael Shawn				Name	of Joint De	ebtor (Spouse	e) (Last, First,	, Middle):	
All Other Names used by the Debtor in (include married, maiden, and trade nar AKA Michael S Fortner; AKA Fortner; AKA Michael Portne AKA Proteam Realtors	_{mes):} A Michael Fo	ortner; AKA					Joint Debtor i trade names)	in the last 8 years):	
Last four digits of Soc. Sec./Complete I xxx-xx-2267	EIN or other Ta	x ID No. (if mo	re than one, state	all) Last fo	our digits o	f Soc. Sec./C	omplete EIN	or other Tax ID No. (if	more than one, state all
Street Address of Debtor (No. and Street 316 E. Jefferson St Rockford, IL	et, City, and Sta	_	ZIP Code	Street	Address of	Joint Debtor	(No. and Str	reet, City, and State):	ZIP Code
County of Residence or of the Principal Winnebago	l Place of Busin		61107	Count	y of Reside	ence or of the	Principal Pla	ace of Business:	
Mailing Address of Debtor (if different	from street add	lress):		Mailir	ng Address	of Joint Debt	tor (if differen	nt from street address):	
		Г	ZIP Code	4					ZIP Code
Location of Principal Assets of Busines (if different from street address above):				•					
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form □ Corporation (includes LLC and LLF □ Partnership □ Other (If debtor is not one of the above check this box and state type of entity be	n.	(Check Health Care Bu Single Asset Re in 11 U.S.C. § 3 Railroad Stockbroker Commodity Bro Clearing Bank Other	eal Estate as 101 (51B) oker mpt Entity , if applicable exempt orga of the United	nization States	defined "incurr	the I ter 7 er 9 er 11 er 12 er 13 are primarily cold in 11 U.S.C. 3 ered by an indiv	Petition is Fi	busine	ecognition ding ecognition
Filing Fee ((Full Filing Fee attached Filing Fee to be paid in installments attach signed application for the cours unable to pay fee except in install Filing Fee waiver requested (application for the course)	urt's considerati lments. Rule 10 able to chapter	individuals on on certifying t 006(b). See Offi 7 individuals o	hat the debto cial Form 3A. only). Must	Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small b aggregate not s or affiliates; able boxes: being filed w ces of the pla	ncontingent li ncontingent li n are less than with this petition were solicin	defined in 11 U.S.C. § or as defined in 11 U.S.C. § or as defined in 11 U.S.C. § iquidated debts (excludin \$2,190,000.	C. § 101(51D). ing debts owed e or more
Statistical/Administrative Informatio ■ Debtor estimates that funds will be □ Debtor estimates that, after any exerthere will be no funds available for	available for dis	excluded and	nsecured cree administrativ	ditors.	es paid,		THIS	SPACE IS FOR COURT	USE ONLY
Estimated Number of Creditors	00- 1,000-	5,001- 10,000	10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000			
\$50,000 \$100,000 \$500,000 to \$	00,001 \$1,000,00 \$1 to \$10 Illion million	01 \$10,000,001 to \$50 million	\$50,000,001 to \$100	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
\$50,000 \$100,000 \$500,000 to \$	00,001 \$1,000,0	01 \$10,000,001 to \$50 million		\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official For	m 1)(12/07)		Page 2
Voluntar	y Petition	Name of Debtor(s): Fortner, Michael St	nawn
(This page mu	ist be completed and filed in every case)		
	All Prior Bankruptcy Cases Filed Within Las	8 Years (If more than two	o, attach additional sheet)
Location Where Filed:	N Dist of IL, Western Div	Case Number: 07-70935	Date Filed: 4/19/07
Location Where Filed:	See Attachment	Case Number:	Date Filed:
Pe	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (1	
Name of Debi - None -	or:	Case Number:	Date Filed:
District:		Relationship:	Judge:
	Exhibit A	(To be completed if debtor is	Exhibit B an individual whose debts are primarily consumer debts)
pursuant to 5 and is reque:	obleted if debtor is required to file periodic reports (e.g., and 10(2) with the Securities and Evehange Commission Section 13 or 15(d) of the Securities Exchange Act of 1934 sting relief under chapter 11.) A is attached and made a part of this petition.	I, the attorney for the petition have informed the petition 12, or \$200 title 11. Unite	tioner named in the foregoing petition, declare that I her that [he or she] may proceed under chapter 7, 11, id States Code, and have explained the rehei available (Burther certify that I delivered to the debtor the notice (12(b)).
	Ext	nibit C	
☐ Yes and ☐ No ☐ (To be comp ☐ Exhibit If this is a jo	oleted by every individual debtor. If a joint petition is filed, ea D completed and signed by the debtor is attached and made	aibit D eli spouse must complete a a part of this petition.	and attach a separate Exhibit D.)
	Information Regardi	ig the Debtor - Venue	
	(Check any a	pplicable box)	
	Debtor has been domiciled or has had a residence, princit days immediately preceding the date of this petition or for	al place of business, or pri a longer part of such 180	ncipal assets in this District for 180 days than in any other District.
	There is a bankruptcy case concerning debtor's affiliate, g		
	Debtor is a debtor in a foreign proceeding and has its prin this District, or has no principal place of business or asset proceeding [in a federal or state court] in this District, or t sought in this District.	cipal place of business or p s in the United States but is he interests of the parties v	orincipal assets in the United States in s a defendant in an action or will be served in regard to the relief
	Certification by a Debtor Who Resid	es as a Tenant of Residen blicable boxes)	tial Property
	1 andlord has a judgment against the debtor for possession		nox checked, complete the following.)
	(Name of landlord that obtained judgment)		
	(Address of landlord)		
	Debtor claims that under applicable nonbankruptcy law, the entire monetary default that gave rise to the judgment	for possession, after the ju	dgment for possession was entered, and
	Debtor has included in this petition the deposit with the eafter the filing of the petition.		
	Debtor certifies that he/she has served the Landlord with	this certification, (11 U.S.C	. § .562(1)).

B1 (Official Form 1)(12/07)

Page 5

Date

/oluntary Petition	Name of Debtor(s): Fortner, Michael Shawn
Ous page must be completed and filed in every cases	·
Sign	atures
Signature(s) of Debtor(s) (Individual/Joint) Geolare under penalty of perjury that the information provided in this petition is time and correct [it petitioner team individual whose debts are primarily consumer debts and may shown to tile under chapter [7] I am aware that I may proceed under	Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.
chapter? TET 12 or 13 of title 11. United States Code, understand the relief as adable under each such chapter, and choose to proceed under chapter. THE ties attorney represents me and no bankruptey petition preparer signs the petition] I have obtained and read the notice required by TEUS C §342(b).	# (Check only one box) ☐ Frequest relief in accordance with chapter 18 of title 11.3 inted States Code Certified copies of the documents required by 11.1.8 C §18.15 are attached ☐ Pursuant to 11.1.8.C §15.11. Frequest relief in accordance with the chapter
Frequest refr. tom accordance with the chapter of title T1. United States Code, specified in this petition is the second of title T2. The second of the T2 is the second of title T2. The second of title T2 is the second of title T2. The second of title T3. The second of title T3 is the second of title T3. The second of title T3 is the second of title T3. The second of title T3 is the second of title T3. The second of title T3 is th	of title 11 specified in this polition. A certified copy of the order granting recognition of the foreign main proceeding is attached.
Signature of Debtor Michael Shawn Fortner	XSignature of Foreign Representative
Χ	Printed Name of Foreign Representative
Signature of Joint Debtor	Date
Lelephone Number (If not represented by attorney)	Signature of Non-Attorney Bankruptcy Petition Preparer
Date	I declare under penalty of perjury that, (1) I am a bankruptey petition preparer as defined in 11 U.S.C. § 110, (2) I prepared this document for
Signature of Attorney®	compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b) 110(h), and 342(b), and (3) if rules or guidelines have been promulgated
Spinature of Attorney for Debtor(s)	pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptey petition preparers. I have given the debtor notice of the maximum amount before preparing any document tor filing for a
Donald P. Sullivan 6196673 Printed Name of Attorney for Debtor(s)	debtor or accepting any fee from the debtor, as required in that section Official Form 19 is attached
Law Office of Donald P. Sullivan	Printed Name and title, if any, of Bankruptcy Petition Preparer
One Court Place, Suite 101 Rockford, It 61101	Social-Security number (If the bankrutpey petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition
Address	preparer.)(Required by 11 U.S.C. § 110.)
815-968-5205 Fax: 815-316-1104	
reception value of	Address
Date The a case in which § 707(b); D(D) applies, this signature also constitutes a	
certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	X
Signature of Debtor (Corporation/Partnership)	Date Signature of Bankruptey Petition Preparer or officer principal, responsible
I declare under penalty of permits that the information provided in this petition is time and correct, and that I have been authorized to file this petition on behalf of the debtor.	personsor partner whose Social Security number is provided above Names and Social-Security numbers of all other individuals who prepared or
The debtor requests relief in accordance with the chapter of title 11. United States Code specified in this petition	assisted in preparing this document unless the bankruptex petition preparer is not an individual.
X	If more than one person prepared this document, attach additional sheets
Printed Name of Authorized Individual	conforming to the appropriate official form for each person
Luie of Authorized Individual	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. \$110, 18 U.S.C. \$186

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In re	Michael Shawn Fortner	Case No.
111 10		-

Debtor

FORM 1. VOLUNTARY PETITION Prior Bankruptcy Cases Filed Attachment

Location Where Filed	<u>Case Number</u>	Date Filed
N Dist of IL, Western Div	07-70935	04/19/07
Northern Dist of IL, Western Div	02-72586	06/04/02
Northern Dist of IL, Western Div	01-71638	04/23/01

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Michael Shawn Fortner		Case No.	
		Debtor(s)	Chapter	13
		Debtor(5)	Chapter	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptey administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: Alchael Shawn Fortner Michael Shawn Fortner
Michael Shawn Fortner Date: 12-67
Date: 17-67

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B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Michael Shawn Fortner		Case No.		
		Debtor	,		
			Chapter	13	
			•		

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	309,000.00		
B - Personal Property	Yes	3	9,720.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	3		323,040.17	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		672.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		20,975.39	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			0.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			0.00
Total Number of Sheets of ALL Schedu	ıles	22			
	To	otal Assets	318,720.00		
			Total Liabilities	344,687.56	

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Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Michael Shawn Fortner		Case No.		
_		Debtor ,			
			Chapter	13	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	672.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	672.00

State the following:

Average Income (from Schedule I, Line 16)	0.00
Average Expenses (from Schedule J, Line 18)	0.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	890.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		32,596.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	672.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		20,975.39
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		53,571.39

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B6A (Official Form 6A) (12/07)

In re	Michael Shawn Fortner	Case No.	
_	·	Debtor	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
316-320-324 E. Jefferson St. Rockford, IL 61107 and 306 N. First Street Rockford, IL 61107	Fee simple	-	129,000.00	153,406.00
2107 School St. Rockford, IL 61102	Fee simple	-	35,000.00	40,190.00
502 Pearl Street Rockford, IL 61104	Agreement for Deed	-	55,000.00	58,000.00
410-412 N. Fourth Street Rockford, IL 61107	Fee simple	-	90,000.00	69,446.00

Sub-Total > 309,000.00 (Total of this page)

309,000.00 Total >

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B6B (Official Form 6B) (12/07)

In re	Michael Shawn Fortner	Case No.	
-		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	.101111. 01	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	-	20.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Bank Account	-	300.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Commonwealth Edison	-	300.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household goods and furnishings	-	1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	x		
6.	Wearing apparel.	Debtor's clothing	-	100.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	\$135,000.00 Term Policy no cancellation or refund value	-	0.00
10.	Annuities. Itemize and name each issuer.	x		
			Sub-Tota (Total of this page)	al > 2,220.00

2 continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In 1	re Michael Shawn Fortner			Case No.	
			Debtor		
		SCHEI	OULE B - PERSONAL PROPI	ERTY	
	Type of Property	N O N E	Description and Location of Propert	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х			
	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
	Stock and interests in incorporated and unincorporated businesses. Itemize.	Sole	proprietor: Proteam Realtors	-	1,000.00
4.	Interests in partnerships or joint ventures. Itemize.	X			
	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
6.	Accounts receivable.	X			
	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
8.	Other liquidated debts owed to debtor including tax refunds. Give particulars	X			
	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	See I	list attached to Schedule B	-	Unknown
				Sub-Total (Total of this page)	al > 1,000.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Michael Shawn Fortner	Case No.	_

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	19	998 Jeep Grand Cherokee	-	3,500.00
	other vehicles and accessories.	19	994 Blazer	-	1,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	С	omputer, desk, chairs	-	2,000.00
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > 6,500.00 (Total of this page)

Total >

9,720.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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B6C (Official Form 6C) (12/07)

(Check one box)

Debtor claims the exemptions to which debtor is entitled under:

In re	Michael Shawn Fortner		Case No.	
		70.1	7	

Debtor

\$136,875.

☐ Check if debtor claims a homestead exemption that exceeds

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

☐ 11 U.S.C. §522(b)(2) ■ 11 U.S.C. §522(b)(3)			
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 316-320-324 E. Jefferson St. Rockford, IL 61107 and 306 N. First Street Rockford, IL 61107	735 ILCS 5/12-901	15,000.00	129,000.00
Cash on Hand Cash	735 ILCS 5/12-1001(b)	20.00	20.00

Rockford, IL 61107			
Cash on Hand Cash	735 ILCS 5/12-1001(b)	20.00	20.00
Checking, Savings, or Other Financial Accounts, C Bank Account	ertificates of Deposit 735 ILCS 5/12-1001(b)	300.00	300.00
Household Goods and Furnishings Household goods and furnishings	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
Wearing Apparel Debtor's clothing	735 ILCS 5/12-1001(a)	100.00	100.00
Automobiles, Trucks, Trailers, and Other Vehicles 1998 Jeep Grand Cherokee	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 1,100.00	3,500.00
1994 Blazer	735 ILCS 5/12-1001(b)	1,000.00	1,000.00
Office Equipment, Furnishings and Supplies Computer, desk, chairs	735 ILCS 5/12-1001(d)	1,500.00	2,000.00

22,920.00 137,420.00 Total:

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B6D (Official Form 6D) (12/07)

In re	Michael Shawn Fortner	Case No
-		, , , , , , , , , , , , , , , , , , ,
		Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated" in the column labeled "Unliquidated, place an "X" in the column labeled "Unliquidated, pla

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	Sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COXF_XGEX	L Q D L D	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. unk Elizabeth Reents 910-24th St Rockford, IL 61108		-	2006 real estate taxes 410 N 4th St Rockford, IL 61107	Т	A T E D			
Account No. xxx2056	+		Value \$ 100,000.00 2004	+			1,998.17	0.00
Fremont Investment & L 175 N Riverview Dr Anaheim, CA 92808		-	Mortgage 410-412 N. Fourth Street Rockford, IL 61107		x			
Account No. xxx4774 ; xxx 7695	+	-	Value \$ 90,000.00 2005				69,446.00	0.00
HSBC Bank c/o Codilis & Assoc 15W030 N Frontage Rd #100 Willowbrook, IL 60527		-	Mortgages 316-320-324 E. Jefferson St. Rockford, IL 61107 and 306 N. First Street Rockford, IL 61107		x			
	4	_	Value \$ 129,000.00				117,906.00	0.00
Account No. Representing: HSBC Bank			Chase Manhattan Mortgage 10790 Rancho Bernardo Rd San Diego, CA 92127					
continuation sheets attached		1_	Value \$ (Total of	Subt			189,350.17	0.00

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$ - Cont.

In re	Michael Shawn Fortner		Case No.
_		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C		CONTINGEN	UNLLQULDA	D I SP UTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. unk	4		unk	'	DATED			
Sandy Jones 502 Barnum Rd Rockford, IL 61104		_	Agreement for Deed 502 Pearl Street Rockford, IL 61104		X			
	_		Value \$ 55,000.00	1			58,000.00	3,000.00
Account No. unk Shady M. Labib 307 Fitch Rd Rockford, IL 61109		_	unk Second Mortgage 316-320-324 E. Jefferson St. Rockford, IL 61107 and 306 N. First Street Rockford, IL 61107		x			
			Value \$ 129,000.00				35,500.00	24,406.00
Account No. Representing: Shady M. Labib			Shady M. Labib 3419 New England Dr Rockford, IL 61109					
			Value \$					
Account No.			Shady M. Labib					
Representing: Shady M. Labib			Shady M. Labib 4839 Linden Rd #1718 Rockford, IL 61109					
			Value \$	1				
Account No. unk			2007					
U.S. Bank c/o Pierce and Associates One N Dearborn, 13th Floor Chicago, IL 60602		_	Mortgage 2107 School St. Rockford, IL 61102		X			
			Value \$ 35,000.00			Ц	40,190.00	5,190.00
Sheet <u>1</u> of <u>2</u> continuation sheets a Schedule of Creditors Holding Secured Cla		d to	(Total of	Subt			133,690.00	32,596.00

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 $B6D\ (Official\ Form\ 6D)\ (12/07)$ - Cont.

In re	Michael Shawn Fortner	Case No	
-		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

	_			_	_	_		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. unk			unk	Ť	TED			
Watermark Financial Partners 6090 Central Ave Saint Petersburg, FL 33707		-	Mortgage Lien of Contract Seller 502 Pearl Street Rockford, IL 61104 Value \$ 55,000.00		X		0.00	0.00
Account No.		╁	33,000.00	H		Н	0.00	0.00
Representing: Watermark Financial Partners			Sandy Jones					
			Value \$	t				
Account No.								
Representing: Watermark Financial Partners			Watermark Financial Partners					
			Value \$	ł				
Account No.			Value \$					
Account No.								
			Value \$					
Sheet 2 of 2 continuation sheets attac	he	d to)	Sub			0.00	0.00
Schedule of Creditors Holding Secured Claims			(Total of t			ŀ	0.00	0.00
			(Report on Summary of Sc		ota lule	- 1	323,040.17	32,596.00

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B6E (Official Form 6E) (12/07)

In re	Michael Shawn Fortner	Case No.	
_		Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the approachedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Vou may need to place an "X" in more than one of these three columns.)	be ne ab
Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box la "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.	be
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.	rity
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report th total also on the Statistical Summary of Certain Liabilities and Related Data.	
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)	
☐ Domestic support obligations	
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).	tiv
☐ Extensions of credit in an involuntary case	
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).	f a
☐ Wages, salaries, and commissions	
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sal representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).	es
☐ Contributions to employee benefit plans	
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busin whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	ess
☐ Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).	
☐ Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).	
■ Taxes and certain other debts owed to governmental units	
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).	
□ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).	ral
☐ Claims for death or personal injury while debtor was intoxicated	
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).	

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (12/07) - Cont.

In re	Michael Shawn Fortner	Case No	
_	_	Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

					Ov	vec	to Governmental	Units
							TYPE OF PRIORITY	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	C Hu	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	Įΰ	ΙE	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY AMOUN' ENTITLED TO PRIORITY
Account No. unk			unk	Ť	D A T E D			
LLINOIS DEPT OF REVENUE Bankruptcy Section 100 W. Randolph #7-425 Chicago, IL 60601		-	income taxes		x		672.00	0.00
Account No.							672.00	672.00
Account No.								
Account No.								
Account No.								
Sheet 1 of 1 continuation sheets a				Sub			270.00	0.00
Schedule of Creditors Holding Unsecured P	riority	Cl	aims (Total of t				672.00	672.00
			(Report on Summary of So		Γota dule		672.00	0.00 672.0
			(report on building of be		-410	-0)	U. 2.2.00	<u>'</u>

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B6F (Official Form 6F) (12/07)

In re	Michael Shawn Fortner		Case No
		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

— Check and con it dected has no creation nothing unsecut			is to report on this senedate I					
CREDITOR'S NAME,	CO	Hu	sband, Wife, Joint, or Community	Ις	U	I I		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	DEBTOR	J H H		I N G	Q D	I E	S P U T E	AMOUNT OF CLAIM
Account No. SBC-xxxx2928			Last Active 12/01/02	T T	A T		Ī	
AAC PO BOX 2036 28405 VAN DYKE RD WARREN, MI 48093		_			Ė D			280.00
Account No. SBC-xxxx7965			Last Active 2/01/03	\top		t	\forall	
AAC PO BOX 2036 28405 VAN DYKE RD WARREN, MI 48093		-						85.07
Account No. xxxx8814	┝		Opened 11/01/06 Last Active 10/01/06	╁	\vdash	╁	+	
ALLIED INTERSTATE INC 435 FORD RD STE 800 MINNEAPOLIS, MN 55426		_	Agriculture SBC ILLINOIS					220.00
Account No. xxxx2928			Opened 8/01/05	T		T	7	
ASSET ACCEPTANCE LLC PO BOX 2036 WARREN, MI 48090		-	Collection SBC					280.00
			l	21	<u></u>	L	+	
7 continuation sheets attached			(Total of t	Subt his j)	865.07

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael Shawn Fortner	Case No	
_		Debtor	

	_ 1			1.	1	_	
(See instructions above.)	B T	H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	1	ローのローローローローローローローローローローローローローローローローローロー	AMOUNT OF CLAIM
Account No. xxxx7965 ASSET ACCEPTANCE LLC PO BOX 2036 WARREN, MI 48090		-	Opened 8/01/05 Collection SBC	Т	T E D		85.00
Account No. xxxxxxxxx5801 AT&T CREDIT MANAGEMENT PO BOX 57907 MURRAY, UT 84157		-	Opened 6/01/03 Last Active 11/01/04 ChargeAccount				33.00
Account No. xxxxxxxx1981 CAP ONE BK PO BOX 85520 RICHMOND, VA 23285		-	Opened 10/01/98 Last Active 3/30/01 CreditCard				493.00
Account No. xxxxxxxxxxxxxx9000 CB ACCTS INC 1101 MAIN ST SUITE PEORIA, IL 61606		-	Opened 7/14/06 Collection MED1 02 JOHN HOLTON Reported balance \$78.00			x	0.00
Account No. xxxxxxxxxxxxx0000 CB ACCTS INC 1101 MAIN ST SUITE PEORIA, IL 61606		-	Opened 4/19/05 Collection MED1 02 JOHN HOLTON Reported balance \$50.00			x	0.00
Sheet no1 of _7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			611.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael Shawn Fortner		Case No.
_		Debtor	

	_	_			_	_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Š	U	D	
MAILING ADDRESS	CODEBT	н		N	Ľ	ISPUTED	
INCLUDING ZIP CODE,	E	w	DATE CLAIM WAS INCURRED AND	Ţ	ļ	Р	
AND ACCOUNT NUMBER	F	J	CONSIDERATION FOR CLAIM. IF CLAIM	ľ'n	Ü	Ť	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	Ģ	ľ	E	
, , , , , , , , , , , , , , , , , , ,	K			٦ٍ F	UNLIQUIDATE	٦	
Account No. unk			unk	1'	Ė		
ODO/Jaka Halfan MD			medical	\vdash	יי		-
CBO/John Holton MD							
c/o CB Accounts Inc.		-					
P.O. Box 498							
Peoria, IL 61601							
							498.00
Account No. unk			unk				
Check It, a Unit of RMA				1			
P.O. Box 6264		-					
Rockford, IL 61125							
Rockiola, il 61125							
							50.00
							58.00
Account No. unk			unk				
			utility				
Commonwealth Edison							
Bill Payment Center		-			X		
Chicago, IL 60668							
g o, - <u>-</u>							
							1,138.00
			=	1			1,100.00
Account No.			Commonwealth Edison				
			Attn: BK Sect/ Rev Mgmt				
Representing:			2100 Swift Drive				
Commonwealth Edison			Oak Brook, IL 60523				
Commonwealth Edison			·				
Account No. xxxxx5345			Opened 1/01/03 Last Active 10/01/02				
CRED PROTECTIONS ASSOC				1	l		
1355 NOEL RD SUITE 2100		_		1	l	X	
				1		 ^`	
DALLAS, TX 75240				1			
				1			
							137.00
Sheet no. 2 of 7 sheets attached to Schedule of			,	Subt	ota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				1,831.00
Creations froming Onsecured Nonpriority Claims			(10tal of t	1118	pag	(0)	

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael Shawn Fortner	Case No	
_		Debtor	

	С	Ho	sband, Wife, Joint, or Community	To	U	D	
(See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	I QU I D	I S P	AMOUNT OF CLAIM
Account No. xxxxxx0046			Opened 8/01/04 PEARSON PLUMBING		E D		
CREDITORS PROTECTION S 202 W STATE ST STE 300 ROCKFORD, IL 61101		-	PEARSON PLUMBING			х	203.00
Account No.	-		Creditors Protection Service	+	1	-	203.00
Representing: CREDITORS PROTECTION S			P.O. Box 4115 Rockford, IL 61110				
Account No. xxx2703 ER SOLUTIONS 800 SW 39TH ST RENTON, WA 98057		_	Opened 11/01/06 Last Active 7/01/06 US CELLULAR			x	273.00
Account No. xxxxxxxxxxxx7854 FIRST PREMIER BANK 601 S MINNESOTA AVE SIOUX FALLS, SD 57104		-	Opened 3/01/07 Last Active 3/01/07 CreditCard			x	178.00
Account No. xxxxxxxxxxxx6244 HSBC NV PO BOX 19360 PORTLAND, OR 97280		_	Opened 8/01/02 Last Active 3/19/07 CreditCard				769.00
Sheet no. <u>3</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total c	Sub f this			1,423.00

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In re	Michael Shawn Fortner	Case No	
_		Debtor	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No. xxxxxx8717	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE. Opened 12/01/05 Last Active 3/06/07	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
HSBC NV PO BOX 19360 PORTLAND, OR 97280		-	CreditCard		E D		
Account No. xxx7618 MCI Communications Services c/o Astra Business Services P.O. Box 1341 Mill Valley, CA 94942		 -	unk telephone service		x	x	583.00 814.52
Account No. Representing: MCI Communications Services			Astra Business Services Dept 539 P.O. Box 4115 Concord, CA 94524				
Account No. Representing: MCI Communications Services			Roundup Funding LLC MS550 P.O. Box 91121 Seattle, WA 98111				
Account No. xxxxxxxxxxxx8087 MERCHANTS&PROFESSIONAL 11921 N MO PAC EXPY STE AUSTIN, TX 78759		-	Opened 9/01/03 Agriculture SANTANNA ENERGY-RESI			x	308.00
Sheet no4 of _7 sheets attached to Schedule o Creditors Holding Unsecured Nonpriority Claims	f	1	(Total o	Sub f this			1,705.52

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael Shawn Fortner		Case No.	
_		Debtor		

	-	1			1	-	·
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDA	DISPUTED	AMOUNT OF CLAIM
Account No. xxx9666			Opened 4/17/03	'	Ę		
MUTUAL MGMT 401 E STATE ROCKFORD, IL 61104		_	Collection CITY OF RKFD ZONING				110.00
Account No. xx4953	t	T	Opened 2/11/05	\top	T		
NICOR GAS 1844 FERRY ROAD NAPERVILLE, IL 60563		-	Utility Company			x	
							2,548.00
Account No. xx9039 NICOR GAS 1844 FERRY ROAD NAPERVILLE, IL 60563		_	Opened 6/01/03 Last Active 3/19/07 Utility Company				668.00
Account No. xx5611 NICOR GAS 1844 FERRY ROAD NAPERVILLE, IL 60563		_	Opened 6/01/03 Last Active 3/19/07 Other Utility Company				
							468.00
Account No. xxxxxxxxxxxxxx5780 PARAGON WAY INC 2101 W BEN WHITE BLVD AUSTIN, TX 78704		_	Opened 6/01/06 Last Active 8/01/00 PROVIDIAN NATIONAL B			x	4,189.00
Sheet no. <u>5</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub			7,983.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael Shawn Fortner	Case No	
_		Debtor	

	С	Нп	sband, Wife, Joint, or Community	l c	Ιυ	Ь	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	L I Q	SPUTF	AMOUNT OF CLAIM
Account No.			Collins Financial Services	٦т	T		
Representing: PARAGON WAY INC			c/o Blatt Hassemiller Leibsker Moor 125 S. Wacker Dr. #400 Chicago, IL 60606		D		
Account No. xxxxx8919			Opened 4/01/03 Collection MCI COMMUNICATIONS 4				
PARK DANSAN P.O. BOX 248 GASTONIA, NC 28053		-					
							603.00
Account No. xxxxxx3282			Opened 6/01/99 Last Active 12/01/00 CreditCard				
PROVIDIAN 4940 JOHNSON DR PLEASANTON, CA 94566		-				x	
							2,927.00
Account No. unk			unk				
Rock River Reclamation P.O. box 6207 Rockford, IL 61125		-					
	L						1,357.00
Account No. unk Rock River Reclamation Dist c/o United Credit Service 15 N. Lincoln Elkhorn, WI 53121		_	2/11/04 306 N 1st St Rockford, IL 61107		x		24.53
							84.80
Sheet no. <u>6</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			4,971.80

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B6F (Official Form 6F) (12/07) - Cont.

In re	Michael Shawn Fortner	Case No	
_		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Husband, Wife, Joint, or Community UNLLQULDAFED CODEBTOR CREDITOR'S NAME, ONTINGENT **MAILING ADDRESS** DATE CLAIM WAS INCURRED AND INCLUDING ZIP CODE, W CONSIDERATION FOR CLAIM. IF CLAIM C AMOUNT OF CLAIM AND ACCOUNT NUMBER IS SUBJECT TO SETOFF, SO STATE. (See instructions above.) Opened 11/01/02 Account No. Nx0256 **EDWARD YAVITZ EYE CE ROCKFORD MERCANTILE** 2502 S ALPINE RD **ROCKFORD, IL 61108** 148.00 Account No. unk unk **Rockford Mercantile** 2502 S. Alpine Rd Rockford, IL 61108 616.00 Opened 2/16/04 Account No. xxxxxxxxx0379 **Collection 10 ROCK RIVER WATER UNITED CRDT** 15 N LINCOLN **ELKHORN, WI 53121** 821.00 Account No. Account No. Sheet no. 7 of 7 sheets attached to Schedule of Subtotal 1,585.00 Creditors Holding Unsecured Nonpriority Claims (Total of this page) Total 20,975.39

(Report on Summary of Schedules)

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B6G (Official Form 6G) (12/07)

In re	Michael Shawn Fortner		Case No.
		Debtor ,	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Sandy Jones 502 Barnum Rd Rockford, IL 61104 Agreement for Deed re purchase of 502 Pearl Street, Rockford, IL 61104

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B6H (Official Form 6H) (12/07)

In re	Michael Shawn Fortner		Case No
-		Debtor	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

Case 07-73026

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B6 Declaration (Official Form 6 - Declaration). (12/07)

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United States Bankruptcy Court Northern District of Illinois

In re	Michael Shawn Fortner		Case No.	
		Debtor(s)	Chapter	13

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

1 declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Signature

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Michael Shawn Fortner		Case No.	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$-729.00 2005 \$-13,188.00 2006

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

J 1	, 1	1 3 1	,
CAPTION OF SUIT AND CASE NUMBER HSBC Bank v Fortner 06-CH-1330	NATURE OF PROCEEDING Foreclosure	COURT OR AGENCY AND LOCATION Circuit Court, 17th Judicial Circuit, Winnebago County, IL	STATUS OR DISPOSITION Judgment
Michael Fortner v Woodard Fines 06-LM-492	Forcible Entry/Detainer	Circuit Court, 17th Judicial Circuit, Winnebago County, IL	Judgment 3-30-06 \$500 + costs
Michael Fortner v Verley Miller 06-LM-68	Forcible Entry/Detainer	Circuit Court, 17th Judicial Circuit, Winnebago County, IL	Judgment 2-16-06 \$460 + costs
Michael Fortner v Van Richrdson 06-LM-204	Forcible Entry/Detainer	Circuit Court, 17th Judicial Circuit, Winnebago County, IL	Judgment 2-16-06 \$850 + costs
Michael Fortner v Maria Flores 06-LM-1076	Forcible Entry/Detainer	Circuit Court, 17th Judicial Circuit, Winnebago County, IL	Judgment 6-29-06 \$700 + costs
Michael Fortner v Montero Jones 06-LM-2313	Forcible Entry/Detainer	Circuit Court, 17th Judicial Circuit, Winnebago County, IL	Judgment 11-30-06 \$1350 + costs
Michael Fortner v Debbie Elyea 06-LM-2345	Forcible Entry/Detainer	Circuit Court, 17th Judicial Circuit, Winnebago County, IL	Judgment 12-14-06 Possession only

3

CAPTION OF SUIT
AND CASE NUMBER
Michael Fortner v Damian

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

Michael Fortne
Abbott

Forcible Entry/Detainer

Circuit Court, 17th Judicial Circuit, Winnebago County, IL

Dismissed

06-LM-2579 US Bank v Fortner

07CH1299

Foreclosure

Circuit Court, 17th Judicial Circuit, Winnebago County,

Judgment

Illinois

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE,

DESCRIPTION AND VALUE OF

TRANSFER OR RETURN PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerns.)

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF

OF CUSTODIAN CASE TITLE & NUMBER ORDER PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

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8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY \$1,700 cash

DESCRIPTION OF CIRCUMSTANCES AND. IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

Theft from office

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Online Credit Report

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR Dec 2007

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$40.00

Consumer Credit Counseling

Dec 2007

\$50.00

10. Other transfers

None П

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,

(unknown)

RELATIONSHIP TO DEBTOR

DATE **Sept 2006** DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

313-5 N. 6th St., Rockford, IL 61107

No relation

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled None trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAMES AND ADDRESSES
NAME AND ADDRESS OF BANK
OF THOSE WITH ACCESS

AME AND ADDRESS OF BANK OF THOSE WITH ACCESS DESCRIPTION DATE OF TRANSFER OR OR OTHER DEPOSITORY TO BOX OR DEPOSITORY OF CONTENTS SURRENDER, IF ANY

13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the

commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 410 N. Fourth Street Rockford, IL 61107 NAME USED
Michael Fortner

DATES OF OCCUPANCY May 2003-May 2005

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

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None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** GOVERNMENTAL UNIT NOTICE LAW

SITE NAME AND ADDRESS

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL**

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the

docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18 . Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

BEGINNING AND (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS **ENDING DATES**

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

ADDRESS NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS DATES SERVICES RENDERED Case 07-73026 Doc 1 Filed 12/13/07 Entered 12/13/07 12:44:19 Desc Main Document Page 36 of 46

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books

of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

20. Inventories

DATE OF INVENTORY

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

7

DATE OF INVENTORY INVENTORY SUPERVISOR (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

RECORDS

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE
NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

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23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT. RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Signature

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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United States Bankruptcy Court Northern District of Illinois

in r	Michael Shawn Fortner		Case No.	
.,		Debtor(s)	Chapter	13
	DISCLOSURE OF COMPE	NSATION OF ATTO	RNEY FOR DE	EBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy R compensation paid to me within one year before the filber endered on behalf of the debtor(s) in contemplation	ling of the petition in bankrupts	ey, or agreed to be pai	d to me, for services rendered or to
	For legal services, I have agreed to accept		%	3,500.00
	Prior to the filing of this statement I have received		\$ 	0.00
	Balance Due	•	\$	3,500.00
2.	\$ 274.00 of the filing fee has been paid.			
3.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
4.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
5.	■ Hrave not agreed to share the above-disclosed com	pensation with any other person	n unless they are mem	bers and associates of my law firm.
	☐ Thave agreed to share the above-disclosed compen- copy of the agreement, together with a list of the na	sation with a person or persons unes of the people sharing in th	who are not members to compensation is atta	or associates of my law firm. A inched.
6.	In return for the above-disclosed fee. I have agreed to r a. Analysis of the debtor's financial situation, and rend b. Preparation and filing of any petition, schedules, st c. Representation of the debtor in adversary proceeding d. [Other provisions as needed]	fering advice to the debtor in de atement of affairs and plan whic	etermining whether to th may be required;	ase, including: file a petition in bankruptcy;
7.	By agreement with the debtor(s), the above-disclosed for Representation of the debtors in adversing enforcement or lifting of automatic states school loans, maintenance and child scourt other than those provided in para	sarial actions or motions i y, divorce settlements, pro upport and other matters i	ncluding but not li of of claims, disch	argeability of tax obligations,
_		CERTIFICATION		
	I certify that the foregoing is a complete statement of a bankruptcy proceeding.	ny agreement or attangement fo	or payment to me for n	epresentation of the debtor(s) in
Dat	eu.	Donald P. Sulliv		
İ		Law Office of Done Court Place	onald P. Sullivan e. Suite 101	
		Rockford, IL 61	101	
		815-968-5205 F	ax: 815-316-1104	

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Donald P. Sullivan 6196673	X /s/ Donald P. Sullivan	December 13, 2007
Printed Name of Attorney	Signature of Attorney	Date
Address:		
One Court Place, Suite 101		
Rockford, IL 61101		
815-968-5205		
Ce I (We), the debtor(s), affirm that I (we) have received	ertificate of Debtor ived and read this notice.	
Michael Shawn Fortner	X /s/ Michael Shawn Fortner	December 13, 2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Michael Shawn Fortner		Case No.	
		Debtor(s)	Chapter 13	
	VE	RIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	41_
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	ors is true and correct to	the best of my
Date:	December 13, 2007	/s/ Michael Shawn Fortner		

AAC PO BOX 2036 28405 VAN DYKE RD WARREN, MI 48093

ALLIED INTERSTATE INC 435 FORD RD STE 800 MINNEAPOLIS, MN 55426

ASSET ACCEPTANCE LLC PO BOX 2036 WARREN, MI 48090

Astra Business Services Dept 539 P.O. Box 4115 Concord, CA 94524

AT&T CREDIT MANAGEMENT PO BOX 57907 MURRAY, UT 84157

CAP ONE BK PO BOX 85520 RICHMOND, VA 23285

CB ACCTS INC 1101 MAIN ST SUITE PEORIA, IL 61606

CBO/John Holton MD c/o CB Accounts Inc. P.O. Box 498 Peoria, IL 61601

Chase Manhattan Mortgage 10790 Rancho Bernardo Rd San Diego, CA 92127

Check It, a Unit of RMA P.O. Box 6264 Rockford, IL 61125

Collins Financial Services c/o Blatt Hassemiller Leibsker Moor 125 S. Wacker Dr. #400 Chicago, IL 60606

Commonwealth Edison Bill Payment Center Chicago, IL 60668

Commonwealth Edison Attn: BK Sect/Rev Mgmt 2100 Swift Drive Oak Brook, IL 60523

CRED PROTECTIONS ASSOC 1355 NOEL RD SUITE 2100 DALLAS, TX 75240

CREDITORS PROTECTION S 202 W STATE ST STE 300 ROCKFORD, IL 61101

Creditors Protection Service P.O. Box 4115 Rockford, IL 61110

Elizabeth Reents 910-24th St Rockford, IL 61108

ER SOLUTIONS 800 SW 39TH ST RENTON, WA 98057

FIRST PREMIER BANK 601 S MINNESOTA AVE SIOUX FALLS, SD 57104

Fremont Investment & L 175 N Riverview Dr Anaheim, CA 92808 HSBC Bank c/o Codilis & Assoc 15W030 N Frontage Rd #100 Willowbrook, IL 60527

HSBC NV PO BOX 19360 PORTLAND, OR 97280

ILLINOIS DEPT OF REVENUE Bankruptcy Section 100 W. Randolph #7-425 Chicago, IL 60601

MCI Communications Services c/o Astra Business Services P.O. Box 1341 Mill Valley, CA 94942

MERCHANTS&PROFESSIONAL 11921 N MO PAC EXPY STE AUSTIN, TX 78759

MUTUAL MGMT 401 E STATE ROCKFORD, IL 61104

NICOR GAS 1844 FERRY ROAD NAPERVILLE, IL 60563

PARAGON WAY INC 2101 W BEN WHITE BLVD AUSTIN, TX 78704

PARK DANSAN P.O. BOX 248 GASTONIA, NC 28053

PROVIDIAN
4940 JOHNSON DR
PLEASANTON, CA 94566

Rock River Reclamation P.O. box 6207 Rockford, IL 61125

Rock River Reclamation Dist c/o United Credit Service 15 N. Lincoln Elkhorn, WI 53121

Rockford Mercantile 2502 S. Alpine Rd Rockford, IL 61108

Roundup Funding LLC MS550 P.O. Box 91121 Seattle, WA 98111

Sandy Jones 502 Barnum Rd Rockford, IL 61104

Shady M. Labib 307 Fitch Rd Rockford, IL 61109

Shady M. Labib 3419 New England Dr Rockford, IL 61109

Shady M. Labib 4839 Linden Rd #1718 Rockford, IL 61109

U.S. Bank c/o Pierce and Associates One N Dearborn, 13th Floor Chicago, IL 60602

UNITED CRDT 15 N LINCOLN ELKHORN, WI 53121 Watermark Financial Partners 6090 Central Ave Saint Petersburg, FL 33707